

United States Bankruptcy Court
Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 04-14933-KAO

Chapter 7

In re: Debtor(s) (name(s) used by the Debtor(s) in the last 6 years, including married, maiden, trade, and address):

Alex M Walker
17622 SE 268th Pl
Covington, WA 98042

Dannette L Walker
17622 SE 268th Pl
Covington, WA 98042

Social Security No.:
xxx-xx-3268

xxx-xx-8938

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on 4/13/04. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: 8/17/04

Karen A. Overstreet
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This Court order grants a discharge to the person named as the Debtor. It is not a dismissal of the case and it does not determine how much money, if any, the Trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the Debtor a debt that has been discharged. For example, a creditor is not permitted to contact a Debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the Debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the Debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the Debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the Debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a Debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The Chapter 7 discharge order eliminates a Debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different Chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the Debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the Debtor;
- g. Debts that the Bankruptcy Court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the Debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0981-2
Case: 04-14933

User: sandrai
Form ID: bl8

Page 1 of 2
Total Served: 44

Date Rcvd: Aug 17, 2004

The following entities were served by first class mail on Aug 19, 2004.

db +Alex M Walker, 17622 SE 268th Pl, Covington, WA 98042-4968
tr +Nancy L James, 15008 63rd Dr SE, Snohomish, WA 98296-4213
jtdb +Dannette L Walker, 17622 SE 268th Pl, Covington, WA 98042-4968
49091251 +AAA Collections, 2850 N. Academy, Colorado Springs, CO 80917-5306
49091252 +AAA Collectors Inc., 2950 North Academy 201, Colorado Springs, CO 80917-5341
49091253 Alliance One, 485 Street Road Level C, Trevoise, PA 19053
49091254 +Allied Credit Companies, P.O. Box 55849, Seattle, WA 98155-0849
49091255 +Audit and Adjustment, 19401 40th Ave. W. #312, Lynnwood, WA 98036-5600
49091257 +BECU, P.O. Box 97050, Seattle, WA 98124-9750
49091258 +Capitol One, Attn: Payment Remittance, P.O. Box 85147, Richmond, VA 23276-0001
49091259 +Chase Manhattan Mortgage, 10790 Rancho Bernardo Rd., San Diego, CA 92127-5705
49091260 +CheckRite, P.O. Box 661158, Chicago, IL 60666-1158
49091261 +Credit International, 10413 Beardslee Blvd. Ste. #3, Bothell, WA 98011-3205
49091264 +ER Solutions, P.O. Box 9004, Renton, WA 98057-9004
49091263 +Educational Services, P.O. Box 3126, Winston Salem NC 27102-3126
49091265 +First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
49091267 +JBC Legal Group, 2 Broad St. 6th Fl, Bloomfield, NJ 07003-2550
49091268 JC Penney, P.O. Box 32000, Orlando, FL 32890-0005
49091269 +King County Superior Court, Regional Justice Center, 401 N. 4th Ave., Kent, WA 98032-4429
49091270 +Les Schwab, P.O. Box 667, Prineville, OR 97754-0667
49091273 +Merchants Credit, P.O. Box 7416, Bellevue, WA 98008-1416
49091272 +Merchants Credit, 18374 Redmond Way, Redmond, WA 98052-5012
49091274 +Myron, P.O. Box 802616, Chicago, IL 60680-2616
49091275 +NCO Financial, P.O. Box 41417, Philadelphia, PA 19101-1417
49091276 +National Asso. Of Credit Management, 2118 Third Ave., Seattle, WA 98121-2306
49091277 +National Credit Services, 17704 134th Ave, Woodinville, WA 98072-8752
49091278 +Pin Cred Service, P.O. Box 5617, Hopkins, MN 55343-0493
49091279 +Portfolio Recovery, P.O. Box 12194, Norfolk, VA 23541-0194
49091281 +Professional Bureau of Collections, 9675 Elk Grove Florin Rd, Elk Grove, CA 95624-2225
49091280 +Professional Collection Agencies Intl., 30650 Pacific Hwy., Federal Way, WA 98003-4824
49091283 +Sallie Mae, 1002 Arthur Dr., Lynn Haven, FL 32444-1683
49091284 +Sears, P.O. Box 182149, Columbus, OH 43218-2149
49091285 +Student Loan Mkt. Assn., 777 N. Twin Creek Dr., Killeen, TX 76543-4236
49091286 +Swedish, P.O. Box 34440, Seattle, WA 98124-1440
49091287 +Tekcollect, P.O. Box 26180, Columbus, OH 43226-0180
49091288 +The Bureaus, 1721 Central St., Evanston, IL 60201-1507
49091289 +Triad Financial, 7711 Center Ave. Ste. 250, Huntington Beach, CA 92647-3071
49091290 +United Collection, 720 3rd Ave Ste. 2210, Seattle, WA 98104-1828
49091291 +Wells Fargo Home Mortgage, 7495 New Horizon Way, Frederick, MD 21703-8302

The following entities were served by electronic transmission on Aug 18, 2004 and receipt of the transmission was confirmed on:

ust +E-mail: USTPREGION18.SE.ECF@USDOJ.GOV Aug 18 2004 07:24:45 US Trustee, 1200 6th Ave #600, Seattle, WA 98101-3100
49091256 +EDI: BANKAMER.COM Aug 18 2004 07:23:00 Bank of America, 1825 Buckeye Road, Phoenix, AZ 85034-4216
49091262 +EDI: CREDPROT.COM Aug 18 2004 07:23:00 Credit Protection Assoc., 13355 Noel Rd., Dallas, TX 75240-6602
49091266 +EDI: TSYS.COM Aug 18 2004 07:23:00 GE Capitol, P.O. Box 29116, Shawnee Mission, KS 66201-1416
49091282 EDI: PROVID.COM Aug 18 2004 07:23:00 Providian, P.O. Box 9550, Manchester, NH 03108-9550
49091284 +EDI: SEARS.COM Aug 18 2004 07:23:00 Sears, P.O. Box 182149, Columbus, OH 43218-2149
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

49091271 Lynn Tran Esq.

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0981-2
Case: 04-14933

User: sandrai
Form ID: b18

Page 2 of 2
Total Served: 44

Date Rcvd: Aug 17, 2004

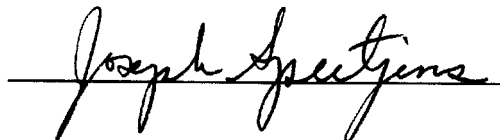
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2004

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.